a back-end system receiving payment data from one or more payment systems; and

a reporting system that correlates at least one data table entry in the transaction data with at least one data table entry in the payment data.

2. The system of claim 1 wherein the reporting system further comprises a data display system that displays at least one data field from the transaction data table entry with at least one data field from the payment data table entry.

3. The system of claim 1 wherein the front-end system further comprises a transaction detail system receiving one or more of the group comprising rental pickup date, rental return data, rental agreement data, rental agreement value, extra charge data, order number data, secure electronic commerce transaction data, cardholder certificate data, non-authenticated transaction data, merchant certificate data, channel encrypted transaction data, and non-secure transaction status data.

4. The system of claim 1 wherein the front-end system further comprises a fuel transaction system receiving one or more of the group comprising vehicle identification data, odometer data, driver data, and product code data.

5. The system of claim 1 wherein the front-end system further comprises a restaurant transaction system receiving one or more of the group comprising tip data, employee number, server number, food transaction identifier, and beverage transaction identifier.

6. The system of claim 1 wherein the back-end system further comprises a payment transactions system receiving one or more of the group comprising cardholder number, amount of transaction, transaction type, merchant number, transaction date, transaction identification number, batch identification number, outlet identification number, downgrade reason, downgrade data, card type, charge type, acquirer reference number, merchant outlet number, service level, terminal identification, magnetic key, deposit date, loading date, transaction code, authorization code, reject code, card-specific data, and validation code.

7. The system of claim 1 wherein the back-end system further comprises a disposition system receiving one or more of the group comprising case number, iteration number, sequence number, resolution type, disposition date, merchant outlet number, chargeback amount, chargeback date, chargeback reason identification, acquirer reference number, original reference number, outlet identification, card brand, and loading date.

8. The system of claim 1 wherein the back-end system further comprises a deposit correction system receiving one or more of the group comprising processing date, batch identification, outlet identification, deposit correction notice, exception code number, merchant outlet number, transaction identification number, loaded date, control identification number.

9. The system of claim 1 wherein the back-end system further comprises a reversal system receiving one or more of the group comprising case number, iteration number, sequence number, reversal date, chargeback amount field, chargeback date field, chargeback reason identification, acquirer reference number, original reference number, outlet identification, card brand, transaction date, and loading date.

10. A method for presenting transaction data comprising:

receiving transaction data generated by one or more merchants;

receiving payment data generated by one or more payment systems; and

correlating at least one data table entry in the transaction data with at least one data table entry in the payment data.

11. The method of claim 10 further comprising displaying at least one data field from the transaction data table entry with at least one data field from the payment data table entry.

12. The method of claim 11 wherein displaying at least one data field from the transaction data table entry comprises displaying at least one transaction detail data field.

13. The method of claim 11 wherein displaying at least one data field from the transaction data table entry comprises displaying at least one fuel transaction data field.

14. The method of claim 11 wherein displaying at least one data field from the payment data table entry comprises displaying at least one payment transactions data field.

15. The method of claim 11 wherein displaying at least one data field from the payment data table entry comprises displaying at least one disposition data field.

16. The method of claim 11 wherein displaying at least one data field from the payment data table entry comprises displaying at least one deposit correction data field.

17. The method of claim 11 wherein displaying at least one data field from the payment data table entry comprises displaying at least one reversal data field.

18. A system for reporting electronic payment transaction data comprising:

a transaction system that receives front-end transaction data from one or more merchant systems and payment data from one or more payment systems; and

a reporting system that correlates at least one data table entry in the transaction data with at least one data table entry in the payment data.

19. The system of claim 1 wherein the front-end system receiving the transaction data from the one or more merchants comprises a front end credit card transaction processing system performing credit card transaction processing prior to submission of credit card transactions to a credit card account holder for payment.

20. The system of claim 19 wherein the back-end system receiving the payment data from the one or more payment systems comprises a back-end credit card transaction processing system performing credit card transaction processing after submission of credit card transactions to a credit card account holder for payment.

REMARKS

Claims 1 through 20 are presently pending. In the office action mailed August 23, 2002 (Paper No. 2), only 7 claims were examined. The specification was objected to as not containing

an abstract. Claims 1 through 3 and 6 were rejected under 35 U.S.C. 102(b) as being anticipated by U.S. Patent No. 4,799,156 granted to Shavit et al. (hereinafter "*Shavit*"). Claims 4 and 5 were rejected under 35 U.S.C. 103(a) as being unpatentable over *Shavit*. Claim 7 was rejected under 35 U.S.C. 103(a) as being unpatentable over *Shavit* in view of U.S. Patent No. 6,360,211 granted to Anderson et al. (hereinafter "*Anderson*"). These rejections are respectfully traversed.

Objection to the Specification.

Enclosed herein is a photocopy of the post card that was stamped by the U.S. Patent Office on June 13, 2000 and the application transmittal, as evidence under M.P.E.P. 503, and which states that "b) 5 sheets of claims [18 claims]; c) 1 Abstract of the disclosure" were submitted. No indications were made on the post card that these materials were not received. In addition, a copy of the submitted materials from the files of Applicant's Attorney that was made contemporaneously with the filing included all five sheets of claims and the abstract, which are numbered 34 through 38, and which constitute the last five sheets of the application. It is believed that these missing sheets were originally submitted to the Patent Office and were lost after receipt of the application by the Patent Office. Applicants respectfully request that these claims be examined and that the subsequent office action not be made final. A copy of the last five submitted pages is enclosed herewith.

Rejection under 35 U.S.C. 102(b).

Claims 1 through 3 and 6 were rejected under 35 U.S.C. 102(b) as being anticipated by *Shavit*. In particular, it is stated that *Shavit* teaches a "method for receiving transaction data from one or more merchants. . . [and] for receiving payment data from one or more payment systems." This rejection is respectfully traversed.

Shavit fails to provide a prima facie basis for the rejection of claims 1 through 3 and 6 under 102(b), because it fails to disclose each element of the claimed invention. In particular, claim 1 includes "a front-end system receiving transaction data from one or more merchants; a back-end system receiving payment data from one or more payment systems; and a reporting system that correlates at least one data table entry in the transaction data with at least one data table entry in the payment data." In contrast, *Shavit* shows a single interactive market

management system 50 that implements a method for allowing sellers and buyers to communicate with financial institutions that merely stores and logs transactions between these parties. *Shavit*, col. 11, lines 11 through 22. Where is the front end system, the back-end system and the reporting system in *Shavit*? Nowhere, as these functions are variously performed by the buyers 82, suppliers 84, banks and financial institutions 96, and the other separate systems of *Shavit*. In contrast, the invention of claim 1 could be used in one exemplary embodiment in conjunction with credit card processing, such as where a merchant must interact with a front end credit card transaction processor to handle processing of consumer credit card transactions, and a back end credit card transaction processor to deal with disputed charges that arise 30 to 60 days after the transaction occurs. The invention of claim 1 would allow a merchant in such a system to review the front end transaction data and the back end transaction data, such as in the event of a disputed charge. *Shavit* fails to disclose these basic components of credit card processing – in fact, the term "credit card" is not used anywhere in *Shavit*.

Claims 3 through 9 provide additional details of the types of data that can be used by the reporting system to correlate at least one data table entry in the transaction data with at least one data table entry in the payment data. Thus, it could be determined whether a number of disputed transactions, such as would be identified in the back end system, correlate to a rental pickup date (claim 3), vehicle identification data (claim 4), a server number (claim 5), or other suitable front end data fields. In this manner, problems associated with front end processes that show up in back end disputes can be readily identified, such as numbers associated with a particular date, vehicle, server, or other data. Likewise, for a given front end data field, such as a rental pickup date, vehicle identification number, or server number, selected back end data could be reported, such as downgrade reasons for transactions (claim 6), chargeback reason identification (claim 7), merchant outlet number (claim 8), chargeback amount (claim 9) or other suitable data. In this manner, it can be determined whether a given front end identifier is associated with particular back end data fields, such as to identify merchant outlets having a large or small number of transactions for a given rental pickup date, servers having unusually large chargeback amounts, or other suitable reports.

Rejection under 35 U.S.C. 103(a).

Claims 4 and 5 were rejected under 35 U.S.C. 103(a) as being unpatentable over *Shavit*. Claim 7 was rejected under 35 U.S.C. 103(a) as being unpatentable over *Shavit* in view of U.S. Patent No. 6,360,211 granted to Anderson et al. (hereinafter "*Anderson*"). These rejections are respectfully traversed.

Shavit, and *Shavit* and *Anderson* fail to provide a prima facie basis for the rejection of claims 4 and 5, and claim 7, respectively. As described, claim 1 includes "a front-end system receiving transaction data from one or more merchants; a back-end system receiving payment data from one or more payment systems; and a reporting system that correlates at least one data table entry in the transaction data with at least one data table entry in the payment data." Both *Shavit* and *Anderson* fail to disclose these systems, with the reasons for such failure in regards to *Shavit*being provided above. In regards to *Anderson*, only invoice data is stored for Anderson in addition to final disposition of payment for each invoice. *Anderson*, col. 11, lines 59-66. Invoice data is typically limited to item data, price data, shipping data, etc. In contrast, the front end transaction data is not synonymous with invoice data, and the back end payment data is not synonymous with the final disposition of payment for the invoice. For example, back end payment data can include disposition data, which can include case number, iteration number, sequence number, resolution type, disposition date, merchant outlet number, chargeback amount, chargeback date, chargeback reason identification, acquirer reference number, original reference number, outlet identification, card brand, and loading date in one exemplary embodiment.

The unexamined claims likewise include features not disclosed in the prior art. Withdrawal of the rejections and allowance of the claims is respectfully requested.

CONCLUSION

In view of the foregoing remarks and for various other reasons readily apparent, Applicants submit that all of the claims now present are allowable, and withdrawal of the rejections and a Notice of Allowance are courteously solicited.

If any impediment to the allowance of the claims remains after consideration of this amendment, and such impediment could be alleviated during a telephone interview, the

Examiner is invited to telephone the undersigned at (214) 969-4669 so that such issues may be resolved as expeditiously as possible.

If any applicable fee or refund has been overlooked, the Commissioner is hereby authorized to charge any fee or credit any refund to the deposit account of Akin, Gump, Strauss, Hauer & Feld, L.L.P., No. 01-0657.

Respectfully Submitted,

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